### United States Bankruptcy Court Northern District of Ohio

In re: Sharon Hensler Debtor Case No. 20-13430-aih Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0647-1 User: athre Page 1 of 1 Date Rcvd: Jul 29, 2020

Form ID: 309I Total Noticed: 8

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Jul 31, 2020.

db +Sharon Hensler, 43 Hawthorne Street, Elyria, OH 44035-4064

26652126 Lake Shore Auto Wholesalers, 1423 Cooper Foster Rd, Lorain, OH 44052

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: docket@ohbksource.com Jul 29 2020 23:23:13 William J. Balena, Balena Law Firm LLC, 31369 Saint Andrews, Westlake, OH 44145

tr +E-mail/Text: number@trust13.com Jul 29 2020 23:24:23 Lauren A. Helbling,

200 Public Square Suite 3860, Cleveland, OH 44114-2322

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jul 29 2020 23:24:00 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234

26652125 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 29 2020 23:30:36 Cach LLC,

4340 South Monaco, 2nd Floor, Denver, CO 80237-3485
26653489 +EDI: PRA.COM Jul 30 2020 03:03:00 PRA Receivables Management, LLC, PO Box 41021,

Norfolk, VA 23541-1021

26652127 +E-mail/Text: bncnotices@stengerlaw.com Jul 29 2020 23:23:44 Stenger & Stenger,

2618 East Paris Avenue, S.E., Grand Rapids, MI 49546-2458

TOTAL: 6

\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2020 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2020 at the address(es) listed below:

Lauren A. Helbling ch13trustee@ch13cleve.com, lhelbling13@ecf.epiqsystems.com William J. Balena on behalf of Debtor Sharon Hensler docket@ohbksource.com, janet@ohbksource.com

TOTAL: 2

Information to identify the case:					
Debtor 1	Sharon Hensler	Social Security number or ITIN xxx-xx-7000			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN			
		EIN			
United States Ban	kruptcy Court Northern District of Ohio	Date case filed for chapter 13 7/23/20			
Case number: 2	0–13430–aih				

## Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Sharon Hensler	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	43 Hawthorne Street Elyria, OH 44035	
4.	<b>Debtor's attorney</b> Name and address	William J. Balena Balena Law Firm LLC 31369 Saint Andrews Westlake, OH 44145	Contact phone (440) 365–2000 Email: docket@ohbksource.com
5.	Bankruptcy trustee Name and address	Lauren A. Helbling 200 Public Square Suite 3860 Cleveland, OH 44114–2321	Contact phone (216) 621–4268 Email: ch13trustee@ch13cleve.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> www.ohnb.uscourts.gov	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114–1235	Hours open: 9:00 AM – 4:00 PM Contact phone 216–615–4300
			Date: 7/29/20

For more information, see page 2

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Debtor Sharon Hensler Case number 20–13430–aih

### 7. Meeting of creditors September 9, 2020 at 09:00 AM Debtors must attend the meeting to Location: be questioned under oath. In a joint 341 meeting will be conducted remotely. Please check the docket or with the case case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not trustee for procedures. later date. If so, the date will be on the court required to do so. docket. \*\*\* Valid photo identification required \*\*\* \*\*\* Proof of Social Security Number required \*\*\* 8. Deadlines Filing deadline: 11/9/20 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 10/1/20 (except governmental units): Filing deadline: 1/19/21 Deadline for governmental units to file a proof of Filing deadline: 7 days before the Deadline to File an Objection to Confirmation: confirmation hearing date. Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Effective February 1, 2019, the Electronic A proof of claim is a signed statement describing a creditor's claim. Effective February 1, 2019, the Electronic Proof of Claim (ePoC) filing program is available on the court's website for all users to file a Proof of Claim, Amended Proof of Claim, Withdrawal of Claim, and Supplement to a Claim. A login/password is **not** required to use ePoC. Parties not represented by an attorney and registered CM/ECF filers may use this service. Access and instructions for ePoC filing are available in the ECF and Case Info section of the court website at <a href="https://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>. Parties who would like to file a Proof of Claim manually may obtain a Proof of Claim form (Official Form B410) from the Forms page of the United States Court's website at <a href="https://www.uscourts.gov">www.uscourts.gov</a>, or at <a href="https://www.uscourts.gov">www.uscourts.gov</a>. any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you meeting of creditors The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9. Filing of plan 10/22/20 at 01:00 PM, Location: H.M. Metzenbaum Courthouse, 201 Superior Avenue, Courtroom #1A, Cleveland, OH 44114 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors, even if the case is converted to chapter? Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

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